

# UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PENNSYLVANIA

## Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a Chapter 13 bankruptcy case on July 19, 2011. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office or electronically through "PACER" (Public Access to Court Electronic Records). **NOTE:** The staff of the bankruptcy clerk's office cannot give legal advice.

### See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

William Scott Gardner  
2503 Saratoga Dr.  
State College, PA 16801

Tracy Lea Gardner  
fka Tracy Lea Stevens  
2503 Saratoga Dr.  
State College, PA 16801

Case Number:  
**4:11-bk-05013-JJT**

Social Security No. or Taxpayer ID Nos.:  
xxx-xx-4163  
xxx-xx-3231

Attorney for Debtor(s) (name and address):

W. David Todd  
PO Box 321  
137 West Main Street  
Boalsburg, PA 16827  
Telephone number: 814 466-7611

Bankruptcy Trustee (name and address):

Charles J. DeHart, III (Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036  
Telephone number: 717 566-6097

### Meeting of Creditors:

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors.

Date: **August 25, 2011**

Time: **11:00 AM**

Location: **Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA**

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

#### Deadline to File a Proof of Claim PROOF OF CLAIM FORM IS INCLUDED.

**All creditors who file proof of claim MUST serve a true copy of said claim upon the Chapter 13 Case Trustee.**

For all creditors (except a governmental unit): **November 23, 2011**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)):  
**180 DAYS FROM THE ORDER GRANTING RELIEF**

#### CREDITORS WITH A FOREIGN ADDRESS

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

#### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

#### Deadline to Object to Debtor's Discharge *or* to Challenge Dischargeability of Certain Debts: **October 24, 2011**

#### Filing of Proposed Plan, Objections to the Plan:

The plan will be forwarded at a later date with the notice of the confirmation hearing.

Any objections filed to the plan that are not settled prior to the confirmation hearing will be heard at the confirmation hearing.

If no objections are filed, the court may enter an order confirming the plan.

**You will receive separate notice of the confirmation hearing and deadline for objections to confirmation of the plan.**

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**  
197 S Main St, Wilkes-Barre, PA 18701 OR  
PO Box 908, Harrisburg, PA 17108  
(570) 831-2500 OR (717) 901-2800

#### For the Court:

Clerk of the Bankruptcy Court:  
Terrence S. Miller

Hours Open: Monday – Friday 9:00 AM – 4:00 PM	Date: July 19, 2011
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# EXPLANATIONS

FORM B9I (12/10)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. Once you receive a copy of the Plan, you may object to confirmation of the plan and appear at the confirmation hearing which will be scheduled after the 341 Meeting of Creditors has been concluded. The plan will be forwarded at a later date with the notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to exceed or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <b><i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee, and by creditors.</i></b> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without any further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the " <b>Deadline to File a Proof of Claim</b> " listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Foreign Creditor:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the " <b>Deadline to Object to Exemptions</b> " listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed through "ECF"(Electronic Case Filing) or with the bankruptcy clerk's office. You may inspect all documents filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office or through "PACER"(Public Access Court Electronic Records).
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— <b>Refer to Other Side for Important Deadlines and Notices</b> —	
<b>RAPID DATA ACCESS:</b> We encourage you to register with our Public Access to Court Electronic Records System ("PACER") by visiting the PACER Home Page at <a href="http://pacer.psc.uscourts.gov/">http://pacer.psc.uscourts.gov/</a> .	
<b>IMPORTANT NOTICE TO DEBTOR:</b> Pursuant to Section 727(a)(11) and 1328(g) of the Bankruptcy Code, you are required in most instances to file a certification with the Clerk, of the completion of a <b><u>Personal Instructional Financial Management Course</u></b> . Failure to do so will prevent the issuance of a Discharge. Your case will be closed and you <b>may be</b> required to pay a reopening fee if you later desire to receive a discharge. <b>Failure to file other, required documents may result in the dismissal of your case without further notice.</b>	
<b>COPY REQUESTS:</b> To obtain copies of documents, send a written request to the Clerk's Office.	